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FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: April 6, 2005

Fax No.: 1-703-872-9306

Re: U.S. PATENT APPLICATION SERIAL NO. 10/045,080

No. Pages: 3 (including cover)

Re: RESPONSE TO RESTRICTION REQUIREMENT AND ELECTION OF
SPECIES REQUIREMENT - U.S. PATENT APPLICATION SERIAL NO.
10/045,080

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO RESTRICTION
REQUIREMENT AND ELECTION OF SPECIES REQUIREMENT in the above-
identified application.

Respectfully Submitted,

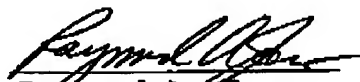


Raymond A. Joao
Reg. No. 35,907

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 703-872-9306 on April 6, 2005.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT AND
ELECTION OF SPECIES REQUIREMENT**

Sir:

This is a Response to Restriction Requirement and Election of Species Requirement in response to the Restriction Requirement and Election of Species Requirement, mailed March 15, 2005, in the above-identified application. Entry of this

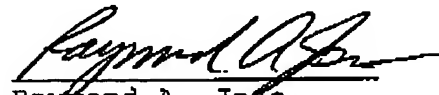
Response to Restriction Requirement and Election of Species Requirement is respectfully requested.

With regard to the Examiner's Restriction Requirement, Applicant hereby elects the invention of Group I corresponding to Claims 1-9 and 11-19 drawn to an apparatus for providing transaction history, classified in class 235, subclass 379.

With regard to the Examiner's Election of Species Requirement, Applicant hereby elects the species corresponding to Figure 4 and Claims 11-19 which are readable on the species of Figure 4.

Entry of this Response to Restriction Requirement and Election of Species Requirement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

April 6, 2005

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